

BULLETIN *of the* National Association of Credit Men

Vol. XVI.

SECTION TWO—MAY, 1916

No. 5

The Boll Weevil and Its Raiding-Ground This Season

Herbert E. Choate, treasurer of the J. K. Orr Shoe Company of Atlanta, Ga., a leader of the credit men's work in his state, has gone to considerable trouble to furnish the National office maps of the states of Georgia, Florida and Alabama, outlining the territory which should bear the closest surveillance, as he believes, by credit men checking goods into these states in the next twelve months because of the advance of that new menace on the southeastern seaboard, the boll weevil. The maps have been prepared with the assistance of the Hon. Lee Worsham, state entomologist. For lack of space they are not presented in the "Bulletin," but a description of the affected territory is as follows:

Alabama

That part of the state south of a line drawn as follows, is more or less seriously infected and likely to give trouble in the fall of 1916: Beginning just south of the northern border of the County of Lamar, continuing in a direction bearing to the southeast, and running through the northern portion of Fayette County, through the south central portion of Walker, the middle of Jefferson, just south of the city of Birmingham, the northern middle of Shelby through the city of Huntsville, thence through the extreme southwest of Talladega, the extreme northeast of Coosa, the middle of Tallapoosa, through Alexander City and Dadeville, the southwest of Lee and the northeast of Russell, thence into the state of Georgia.

Territory north of the above described line and south of a line as follows, is infected but no serious trouble is looked for in the fall of 1916: Passing in a southeasterly direction from Wayne County, Tennessee, through Lauderdale County, Ala., skirting the southern boundary of Limestone County, passing through the northern corner of Morgan County, thence through the southern portion of Marshall, through the northeast corner of Etowah and the southwestern corner of Cherokee, into the state of Georgia.

The territory to the northeast of the line last described is apparently to be free from infection during 1916, this conclusion being reached because the rate of progress each year attained by the boll weevil is well known.

Georgia

Territory in the southwest corner is more or less seriously infected and likely to give trouble in the fall of 1916, this corner bounded on the northeast as follows: By a line starting with the southern corner of the County of Chattahoochee, passing through the northeast corner of Stewart, thence in a southeasterly direction of Webster, the extreme southwest corner of Sumter, thence in a southeasterly direction through Lee, the southwest middle of Worth, the northeast middle of Colquitt, skirting the northeast boundary of Brooks and taking in practically the entire county, and passing through the southwest corner of Lowndes into the state of Florida.

Counties which will be affected by the boll weevil during the year, but will not be seriously troubled commercially, are the following: Southeast Polk, Haralson, Carroll, Hurd, Troup, Harris, Muscogee, Chattahoochee, southern Paulding, Douglas, Campbell, Coweta, western Fayette, Meriwether, western and middle Talbot, Marion, extreme west of Pike and Upson, the southern and middle of Schley, middle and west of

Sumter, northeast of Lee, middle and east of Worth, northeast of Colquitt, southwest of Tift, southwest of Berrien, and practically all of Lowndes.

There is a non-infected twenty-mile strip under quarantine regulations, lying to the north and east of the counties named. All other territory in the state of Georgia apparently will be without infection.

Florida

All that part of Florida to the west of a line drawn as follows, is more or less seriously infected and likely to give trouble in collections this fall: Entering the state from Georgia, about the middle of the northern boundary line of Madison, and taking in the southwest portion of the county and skirting on its west boundary the County of Taylor, thence passing into Apalachee Bay.

A narrow strip, contained within the territory bounded by the described line and a line drawn almost parallel thereto in a southwesterly direction within the same counties is infected territory, but no serious trouble is looked for this fall.

All territory east and south of the latter described line is apparently free from infection.

CREDIT CONDITIONS IN WASHINGTON, APRIL 1ST, 1916

Reported by Special Committee of Seattle Association, H. S. Gaunce,
Chairman

Agricultural Products

During the past winter all over the State of Washington there has been an unusually large fall of snow, which, according to best calculations, makes the outlook for winter wheat exceptionally good. Conditions for spring seeding are especially favorable. In Eastern Washington activity prevails in the wheat fields, and plowing and seeding operations are now general, the ground being in particularly good condition, due to the heavy precipitation in the early part of the winter and the perfect weather prevailing the past ten days. Fall sown wheat generally is appearing to excellent advantage. Dairying conditions appear normal. The general agricultural outlook is encouraging.

Manufacturing Products

There is a notable increase in the demand for lumber and shingles. Lumber mills, idle for some time past, are resuming operations, and logging activities are noticeable. Railroad orders for lumber are in evidence and the lumber situation, generally, is much improved. A shortage of bottoms for oversea shipments and also a shortage of railroad cars are elements with which the lumber and shingle manufacturers have to contend at the present time. Shipbuilding operations on Puget Sound are especially in evidence, orders for new ships already having been placed that will keep the shipyards busy for some time to come. In the past sixty days coal mines that have been idle have resumed work and are running. For the fishing industry a normal year has been predicted.

Labor Conditions

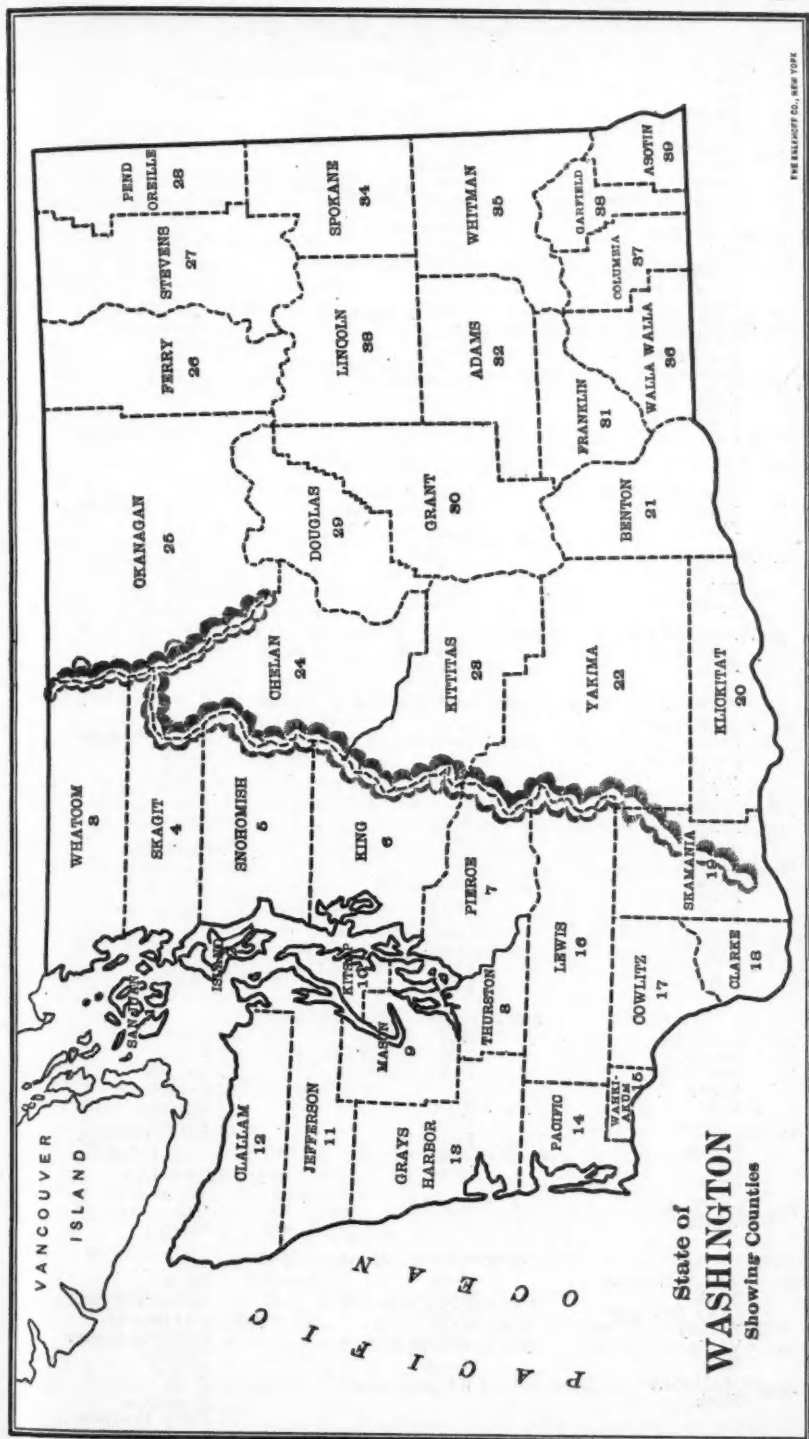
Unemployment is decreasing and labor conditions are better.

Financial and Business Conditions

Bank deposits are increasing and reserves are high. Collections fairly good. Merchandise stocks are below normal and stronger buying tendencies prevail. Trade generally throughout the state is improving. Foreign commerce in Puget Sound ports has registered a phenomenal increase in recent months. Trade with Alaska shows the usual spring activity and prospects for greater volume are bright. As is usual in the first quarter of the year, there have been more failures than during the last quarter of 1915, however, it is not thought the number is greater than for the corresponding period of last year.

Collections

Collections are only fairly good at this time, although there has been some recent improvement. The term "fairly good" will generally apply throughout the state, with the possible exception that in Grays Harbor, Pacific and Okanogan counties collection conditions are thought not to be quite as favorable as elsewhere throughout the state. Owing to the activity in the lumber industry prospects for improvement in Grays Harbor and Pacific counties are favorable.



CHIEF PRODUCTS OF COUNTIES OF WASHINGTON

PUGET SOUND GROUP

- | | | |
|----------------|----------------------|----------------------|
| 1. SAN JUAN | 5. SNOHOMISH | Dairy Products |
| Lime | Lumber | Poultry |
| Fish | Fish | 9. MASON |
| Fruit | Dairy Products | Lumber |
| Sheep | Mining | Fish |
| 2. ISLAND | 6. KING | Dairy Products |
| Fish | Lumber | Oysters |
| Fruit | Fish | Fruit |
| Dairy Products | Dairy Products | 10. KITSAP |
| Wheat | Coal | Fish |
| 3. WHATCOM | Manufactures | Poultry |
| Fish | Hay | Hogs |
| Lumber | Fruit and Vegetables | Sheep |
| Dairy Products | 7. PIERCE | Fruit and Vegetables |
| Coal | Lumber | 11. JEFFERSON |
| 4. SKAGIT | Dairy Products | Fish |
| Lumber | Fish | Lumber |
| Dairy Products | Coal | Poultry |
| Potatoes | Fruit and Vegetables | 12. CLALLAM |
| Oats | Manufactures | Lumber |
| Fruit | 8. THURSTON | Fish |
| Cement | Lumber | Dairy Products |
| Fish | Oysters | |

SOUTHWESTERN WASHINGTON

- | | | |
|------------------|----------------|----------------|
| 13. GRAYS HARBOR | Dairy Products | Fish |
| Lumber | Farm Products | Dairy Products |
| Fish | 16. LEWIS | 18. CLARKE |
| 14. PACIFIC | Lumber | Lumber |
| Lumber | Coal | Dairy Products |
| Fish | Hops | Fruit |
| Oysters | Potatoes | Fish |
| 15. WAHIAKUM | Oats | 19. SKAMANIA |
| Lumber | 17. COWLITZ | Fish |
| Fish | Lumber | Lumber |
| | | Dairy Products |

YAKIMA AND WENATCHEE VALLEYS

- | | | |
|--------------|----------------|------------------|
| 20. KLIKITAT | Wool | 26. FERRY |
| Fish | Lumber | Dairy Products |
| Lumber | Coal | Stock |
| Wheat | Stock | Fruit |
| Fruit | 24. CHELAN | Lumber |
| 21. BENTON | Fruit | Oats |
| Fruit | Hay | Potatoes |
| Stock | Potatoes | 27. STEVENS |
| 22. YAKIMA | 25. OKANOGAN | Lumber |
| Stock | Stock | Mining |
| Fruit | Wheat | Fruit |
| Hay | Oats | Grain |
| Hops | Fruit | 28. PEND OREILLE |
| Potatoes | Dairy Products | Mining |
| 23. KITTITAS | Hay | Lumber |
| Hay | | |

BIG BEND AND PALOUSE GROUP

- | | | |
|--------------|----------------|----------------|
| 29. DOUGLAS | Hay | Flour |
| Wheat | Fruit | Stock |
| Oats | Dairy Products | 34. SPOKANE |
| Barley | | Lumber |
| Fruit | 32. ADAMS | Mining |
| 30. GRANT | Wheat | Apples |
| Wheat | Barley | Dairy Products |
| Hay | Oats | Manufactures |
| Fruit | Hogs | 35. WHITMAN |
| 31. FRANKLIN | 33. LINCOLN | Wheat |
| Wheat | Wheat | Oats |
| | | Barley |

SOUTHEASTERN WASHINGTON

- | | | |
|-----------------|--------------|-----------------|
| 36. WALLA WALLA | Fruit | Stock |
| Stock | Barley | Standing Timber |
| Dairy Products | Wheat | 39. ASOTIN |
| Poultry | Wool | Standing Timber |
| Wool | 38. GARFIELD | Wheat |
| Hogs | Barley | Barley |
| 37. COLUMBIA | Wheat | Stock |
| Stock | | Poultry |
| | | Dairy Products |

Business Program of Pittsburgh Convention**TUESDAY MORNING SESSION.**

JUNE 13, 1916.

OPENING SESSION.**NIXON THEATRE.****A. M.**

- 10:00 Glee Club Concert and Moving Pictures.
- 10:30 Convention called to order by President.
- 10:35 Invocation.
- 10:40 Addresses of Welcome:
 - Hon. Joseph G. Armstrong, Mayor of Pittsburgh, in behalf of the City of Pittsburgh.
 - Hon. Philander C. Knox, in behalf of County and State.
 - James E. Porter, in behalf of the Pittsburgh Association of Credit Men.
- 11:15 Responses to Addresses of Welcome—Charles R. Clapp, Toledo; J. R. Paine, Memphis.
- 11:35 Report of President H. G. Moore, Peoria.
- 11:50 Report of the Secretary-Treasurer, J. H. Tregoe, New York.
- 12:00 Address—W. M. Davidson, Superintendent of Public Instruction, Pittsburgh.
- 12:30 Adjournment.

TUESDAY AFTERNOON.**P. M.**

- 2:30 Communication and Announcements.
- 2:40 Announcement of Committes, Resolutions, Nomination and Audit, Rules for Governance of Convention.
- 2:45 Report—Committee on Credit Education and Management, J. G. Kissinger, Milwaukee, Chairman.
- 2:55 Open forum on report and resolutions.
- 3:05 Address—"The Efficient Credit Man as a Power in Commerce," Frank G. Smith, Milwaukee.
- 3:25 Report—Committee on Credit Department Methods, Irving L. Jones, Utica, Chairman.
- 3:35 Open forum on report and resolutions.
- 3:55 Address—"Our Responsibilities to the Retail Merchant," E. W. McCullough, Secretary, National Implement and Vehicle Manufacturers' Association, Chicago.
- 4:15 Report—Committee on Adjustment Bureaus, J. K. Irvine, Sioux City, Chairman.
- 4:25 Open forum on report and resolutions.
- 4:45 Address—"The Economy and Advantages of the Adjustment Bureau in the Administration of Insolvent Estates," John P. Galbraith, St. Paul.
- 5:05 Adjournment.

WEDNESDAY MORNING.

JUNE 14, 1916.

A. M.

- 9:30 Convention called to order.
- 9:35 Invocation.
- 9:40 Communications.
- 9:50 Report of Committee on Commercial Arbitration, Charles B. Cranston, Columbus, Chairman.
- 10:00 Open forum on report and resolutions.
- 10:15 Address—Frank M. Gettys, Vice-President, Union National Bank, Louisville, "The Unconscious Results."
- 10:30 Report of Committee on Credit Cooperation, P. E. Parrott, St. Joseph, Chairman.
- 10:40 Open forum on the report and resolutions.
- 11:00 Address—"The Results from More Efficient Cooperation between Credit Men on the Bad Debt Waste," Charles Biggs, New York.
- 11:20 Report of Legislative Committee, G. Owen Vincent, New Orleans, Chairman.

- 11:30 Open forum on report and resolutions.
 11:40 Address—Hon. Jos. W. Folk, Counsel, State Department.
 12:15 Report of Committee on Foreign Credits, A. H. Boette, St. Louis,
 Chairman.
 12:30 Adjournment.

THURSDAY, JUNE 15, 1916.

MORNING SESSION.

- A. M.
 9:30 Convention called to order.
 9:35 Invocation.
 9:40 Communications.
 9:50 Report of Membership Committee, F. B. Atwood, Minneapolis,
 Chairman.
 10:00 Open forum on report and resolutions.
 10:15 Address—"Commercial Mortality, Its Cause and Prevention," H.
 S. Gaunce, Seattle.
 10:35 Report of Credit Exchange Bureau Committee, D. L. Sawyer,
 Milwaukee, Chairman.
 10:50 Discussion of Central Credit Interchange Plan, led by J. W.
 Chilton, St. Louis.
 11:10 Address—Hon. J. A. Brashear, Pittsburgh.
 11:40 Report of Banking and Currency Committee, H. H. Merrick,
 Chicago, Chairman.
 11:50 Open forum on report and resolutions.
 12:05 Address—Hon. Charles S. Hamlin, Chairman, Federal Reserve
 Board, Washington.
 12:40 Adjournment.

THURSDAY, JUNE 15, 1916.

AFTERNOON SESSION.

- P. M.
 2:00 Report of Bankruptcy Law Committee, W. M. Kennard, New
 York, Chairman.
 2:10 Open forum on report and resolutions.
 2:40 Address—"The National Bankruptcy Law in Principle and Prac-
 tice," T. J. Bartlette, New Orleans.
 3:00 Report of Business Literature Committee, R. H. Gay, San Fran-
 cisco, Chairman.
 3:10 Open forum on report and resolutions.
 3:20 Report of Committee on Business Meetings, J. L. Wick, Youngs-
 town, Chairman.
 3:30 Separation of convention into sectional conferences and grouped
 as follows:

FIRST: Iron.
 Steel.
 Hardware.
 Electrical.
 Farm Implements.
 Allied Lines.

SECOND: Dry Goods.
 Notions.
 Clothing.
 Millinery.
 Allied Lines.

THIRD: Boots and Shoes.
 Hats and Caps.
 Leather and Leather
 Goods.
 Allied Lines.

FOURTH: Groceries.
 Spices.
 Drugs.
 Allied Lines.

FIFTH: Paint.
 Oil.
 Varnish.
 Glass.
 Allied Lines.

SIXTH: Robert Morris Club.
 Bankers.

SEVENTH: Credit Interchange
 Bureau Managers.

On the evening of this day there will be dinners and conferences of local presidents, vice-presidents, ex-presidents, secretaries, the Robert Morris Club, adjustment bureau managers and grantors of foreign credits.

FRIDAY, JUNE 16, 1916.

MORNING SESSION.

A. M.

- 9:30 Convention called to order.
 9:35 Invocation.
 9:40 Communications.
 9:50 Report—Committee on Fire Insurance, W. F. Courtney, Denver, Chairman.
 10:00 Open forum on report and resolutions.
 10:20 Address—"Responsibilities of Business Men for a Decrease in the Fire Waste," Ira D. Hoagland, New York.
 10:40 Report—Investigation and Prosecution Committee, C. R. Burnett, Newark, Chairman.
 10:50 Open forum on report and resolutions.
 11:10 Address—"Simplified Judicial Procedure," Hon. Thomas W. Shelton, Norfolk, Va.
 11:40 Address—Hon. E. N. Hurley, Vice-Chairman, Federal Trade Commission.
 12:00 Report—Committee on Mercantile Agency Service, E. F. Pillow, Rochester, Chairman.
 12:10 Open forum on report and resolutions.
 12:30 Adjournment.

FRIDAY, JUNE 16, 1916.

AFTERNOON SESSION.

P. M.

- 2:30 Reports—Special Committee on Commercial Ethics, Charles Bohannon, Indianapolis, Chairman.
 Special Committee on Amendment of Exemption Laws, F. C. Groover, Jacksonville, Fla., Chairman.
 2:50 Address—"Some of the Problems of the Forwarding Business from the Viewpoint of the Commercial Attorney," George Wentworth Carr, member Philadelphia bar.
 3:10 Report—Committee on Resolutions.
 3:40 Nomination and election of President and Vice-Presidents.
 4:10 Election of Directors.
 4:30 Unfinished Business.
 4:40 Miscellaneous Business.
 4:50 Flashes from Local Associations.
 5:00 Adjournment.

M I S S I N G

The parties whose names appear in this list are reported missing. Any information regarding their whereabouts should be sent to the National office.

Arnoth, O. R., formerly in the cigar and confectionery business at Argyle, Minn.

Barbrio, J., formerly of Middletown, N. Y.

Beckham, H. A., formerly care of the Kimball House, Atlanta, Ga. This party seems to have been engaged in the advertising business either as a representative or on his own responsibility. He is supposed to have gone West as a representative of some advertising house when he left the Kimball House.

Bettis, Theodore, formerly in the soda water, candy and magazine business, at Pine Bluff, Ark.

Beyer, E., formerly a drug dealer at 4 and 5 Court Street, Brooklyn, N. Y.

Bowers, J. M., a photographer, formerly located at Watsonville, Cal., supposed to have gone to Chicago.

Brackens, J. T., formerly a second-hand furniture dealer of Indianapolis, Ind.

Brady, Mr., who formerly styled himself as the Standard Lock Co., 94 Chambers Street, New York.

Brandt, R., formerly engaged in the South American Export business in a small way, and located at 23 Beaver Street, New York. He had also been representing the Simplex Code Co., 116 Nassau Street, New York.

- Brody, Eli, formerly engaged in business at Mattewan, N. J.
- Cohen, Harry, formerly of 599 Washington Street, Brooklyn, N. Y.
- Combs, Robert A., Jr., formerly of Rockville Center, N. Y.
- Cookerly, T. B., formerly in business at Harvey, Ill.
- Economus, Gus, located at Duluth, Minn., in a pool room, now believed to be at Waterloo, Iowa.
- Giles, S., formerly of Williamsport, Ohio, now believed to have gone either to Philadelphia or some other Eastern point.
- Gillette, G. G., formerly in the real estate business in Los Angeles at 800 Title Insurance Bldg., 6th and Spring Sts. He was interested specially in Mexican lands.
- Gold, M., formerly in the clothing business at 330 Lyons St., Dunkirk, N. Y.
- Harris, Clyde E., formerly in the automobile repair business at Stuttgart, Ark.
- Hoffman, Edward F., formerly of Ithaca, N. Y.
- Hutchinson, H. C., formerly in business at Herndon, Va., last known address at 26 West Franklin Street, Hagerstown, Md., supposed to be working for the International Harvester Co.
- Jacobs, Herman, formerly in the clothing business at 46 E. King Street, Lancaster, Pa.
- Johnson, A. T., formerly of Bath, N. Y., in the employ of the Erie Freight office, at that place.
- Johnson, L. A., formerly conducting a hotel at Belgrade, Neb., and Albion, Neb., understood to have gone to Des Moines, Iowa.
- Levine, Samuel, formerly of 1384 Second Ave., New York.
- McCall, L. E., formerly operating the Parkin Bakery, Parkin, Arkansas.
- Milligan & Grasser, also using the trade name of Sanitary Baking Company, formerly located at 1709 Beaver Ave., Pittsburgh, Pa.
- Norris, Buy, who formerly ran the Norris Tailoring Shop at Dugger, Ind., and is now said to be somewhere in Massachusetts.
- Northcutt, George, formerly operating as Cash Grocer Store, Paragould, Ark.
- Palmiri & Spiro, supposedly in the textile line, located at 207 W. Market Street, Newark, N. J.
- Pons Sporting Goods Co., Morris J. Bernstein, President, Simon Bernstein, vice-president, and Francis W. Bernstein, secretary, formerly of 2 Lafayette Ave., Brooklyn, N. Y., Morris J. Bernstein was at one time a lawyer at 49 Manhattan Ave., and Simon Bernstein was one of the firm S. Bernstein & Company, 70 Graham Ave., Brooklyn, N. Y.
- Scott, H. L., formerly of 1404 Washington Street, Toledo, O., engaged in the feed, coal and trucking business.
- Townsend, E. F., formerly of Titus, Ala., R. F. D. No. 1, alleged to have gone to some point in Louisiana.
- Weiss, Frank M., formerly one of the proprietors of the Modern Surgical Supply Company, Grand and Juniata Sts., St. Louis, Mo. A few months ago he removed to 3235 Charlotte Street, Kansas City, Mo., then disappeared.
- Wilcox, W. H., formerly running a laundry at Christopher, Ill.
- Wilkins, G. A., formerly in the confectionery and restaurant business at Stewartsville, Minn.
- Witcraft, M. L., formerly of Berkeley Springs, W. Va., and owner or proprietor of the Hotel Washington.
- Yeager, Elmer, formerly in the automobile and garage business at Belvedere, Ill.
- Yedinak, P., formerly located at Gibbons Street, Scranton, Pa., where he was engaged in the grocery business. He is now supposed to be located in Cleveland.

The Philadelphia Association of Credit Men has taken the initiative in the movement for clean-up week this year, and has asked the Chamber of Commerce and Board of Fire Underwriters and other civic organizations to cooperate in having the city officials arrange a program.

Rent an
**Underwood
Typewriter**



Simplicity is its fun-
damental principle

Used by
Largest Corporations
All Champion Typists
and
Most Expert Operators

"The Machine You Will Eventually Buy"

PROPERTY STATEMENT BLANK
 Adopted and Recommended by the National Association of Credit Men
RICHHMAN & CO., NEW YORK, N. Y.

For the purpose of obtaining credit and to reduce you to suit one last memorandum, I (we) declare the following statement to be correct, according to the best of my (our) knowledge, belief and opinion.

BUSINESS ASSETS	BUSINESS LIABILITIES
Cash value of other (see back, not to be included)	One Open Accounts for Males, not due
Partners and their Partners	One Open Accounts for Males, due and paid due
Amount of open loan accounts, actual value	One Other for Males, not due
When good and collectible	One Other for Males, due and paid due
Cash on hand and in bank	Is there a new agreement or arrangement?
Cash value of other personal property described as follows	One Other
	How paid
	When due
	Other business money
	How earned

RECORD OF ALL NEW CREDIT GRANTS

Name of Merchant	Description of Merchandise	Value	Date	Initials

Do you pledge or sell your accounts or bills receivable to credit
 etc. banks or finance companies? If so, to whom and when amount? On how long, \$.....

Is it, what amount are you pledged? How much of your accounts or bills receivable have you
 pledged or sold during the past twelve months? Is it assigned, if so, to whom? How much?

Any other mortgages? To whom? Is it sold?

State of last or nearest present business? Amount \$..... Property acquired in, Is value?

Amount of last year's sales Last year's expenses \$.....

Are there any judgments on the unpaid part? Are there any claims or judgments or lawsuits against you?

What amount of uncollected goods have you on hand?

Have you any subsidiaries to handle or otherwise use credit?

Are there any other persons, firms or corporations who are using credit?

The foregoing statement has been carefully read (check the printed and written matter), and in all respects correct, accurate and complete. I declare to you the true state of my business condition on this day of 19 at New York City.


When last of any persons, firms or corporations, has other calls Do Signature of Debtor Date Place of business (company, firm, or address if a corporation)

Do you wish a complete list of names for last bills and amount being due to be returned to you in return of this bill?

No. 2—Inside Before Folding

are of all this time and money, and needless to say, Endicott, Johnson & Co. are now using the Association's self-addressed Property Statement Blanks. The National office keeps these Property Statement Env-O-Blanks (as they are called) on hand ready to be imprinted with the name of the house ordering them, furnishing them to Association members at the following prices, which are sufficient to cover their cost when bought in large quantities.

Members are urged to adopt them, as it is almost impossible otherwise to secure proof of mailing of fraudulent statements.



RICHHMAN & CO.,

NEW YORK,

N. Y.

No. 3—Completely Folded and Sealed As Received by Creditor

1000	- - \$11.00	250	- - \$4.25
500	- - 6.25	100	- - 2.75

National Association of Credit Men
41 Park Row, New York City

ANNOUNCEMENT

Because of the advance in the cost of materials, we have been compelled to establish a new schedule of prices for the Association's Standard Blanks, as follows:

Trade Inquiry Form

500, \$4.25 1,000, \$6.50

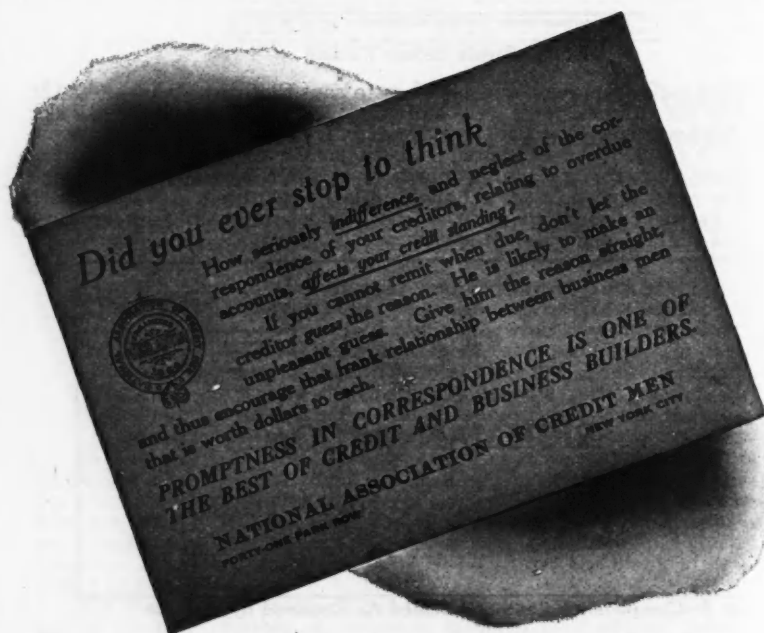
Property Statements

ENVELOPE FORM		REGULAR FORMS	
1,000 . .	\$11.00	1,000 . .	\$6.75
500 . .	6.25	500 . .	4.50
250 . .	4.25	300 . .	3.00
100 . .	2.75	200 . .	2.25
		100 . .	1.65

*All prices include imprint of name and address of purchaser
Samples upon application to*

National Association of Credit Men

41 Park Row, New York, N. Y.



This card is offered by the Association at cost price: \$2.50 per thousand or, in lots of five hundred, \$1.50, carriage collect. Size, $5\frac{1}{4} \times 8\frac{1}{2}$, to fit ordinary business envelope.

Order as "Correspondence Card"

National Association of Credit Men

THE stand of the National Association of Credit Men with reference to the interpretation of the cash discount has been made clear in convention and the organ of the Association—the Bulletin.

Did You Ever Stop to Think



That cash discount terms are contract terms and are a definite item in fixing the price at which merchandise is sold?

The cash discount is too important in the relation of buyer and seller—the premium for cash too great—it means too much in dollars and cents, to be given as many interpretations as there are buyers.

CHAMPION THE CAUSE OF GOOD ORDER AND HIGH BUSINESS STANDARDS BY HELPING TO GIVE DISCOUNT TERMS UNIVERSALLY THEIR FULL FACE VALUE—NOTHING MORE—NOTHING LESS.

NATIONAL ASSOCIATION OF CREDIT MEN
Forty-One Park Row New York City

To further the general acceptance of the discount in its simple form, a card has been issued by the general use of which it is hoped that more exact thinking will prevail on this subject and that this will lead to greater fairness between buyer and seller.

Members may secure this card

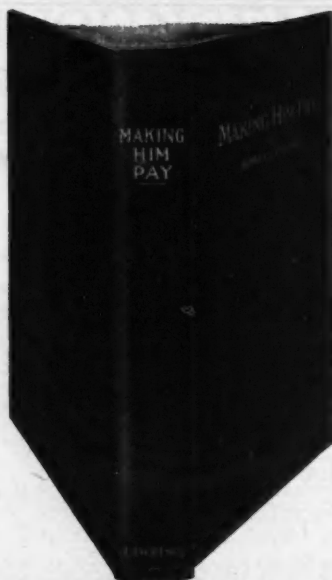
\$1.50 in lots of 500

\$2.50 in lots of 1,000

NATIONAL ASSOCIATION OF CREDIT MEN
41 PARK ROW, NEW YORK, N. Y.

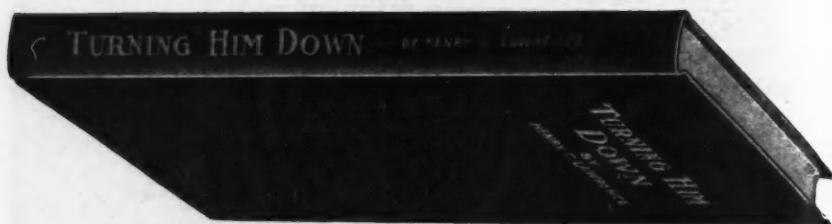
"Making Him Pay"

Price, \$2.00



"Turning Him Down"

Price, \$2.00



ADD the practical ideas and suggestions of these two books to your own methods, and you will employ credit and collection correspondence that will bring you highest possible returns.

"MAKING HIM PAY" will help you to educate your delinquents to be prompt payers—it comprises 460 forceful, persuasive, practical collection letters, with 43 chapters of detailed explanation, comprehensively indexed so that any suggestion or letter is readily accessible.

"TURNING HIM DOWN" explains every conceivable phase of the delicate correspondence which declines to fill an order on regular terms yet secures payment or satisfactory security prior to its shipment—the letters and suggestions in "Turning Him Down" will accomplish this without irritating your prospective customers.

These two books will keep doubtful accounts from your ledgers—will help you to collect from delinquents who heretofore have tried your patience to the limit, possibly with attorneys' fee to be paid in the end.

But see for yourself—send for one or both books, today. Your money back if you want it.

Consolidated Publishing Co., P. O. Box 1000, St. Louis, Mo.